

Information to identify the case:

Debtor 1	<u>Mark S. Pantaleo</u>	Social Security number or ITIN	xxx-xx-3612
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Donnamarie Pantaleo</u>	Social Security number or ITIN	xxx-xx-6203
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-20072-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark S. Pantaleo

Donnamarie Pantaleo

9/6/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mark S. Pantaleo
 Donnamarie Pantaleo
 Debtors

Case No. 19-20072-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db/jdb
 cr +Mark S. Pantaleo, Donnamarie Pantaleo, 54 Ardmore Avenue, Runnemede, NJ 08078-1701
 +Transportation Services & Equip Holding LLC, Hainesport Transportation Group LLC,
 4002 Sylon Blvd., Hainesport, NJ 08036, UNITED STATES 08036-3732
 518252697 #+Allied Intersate, LLC, 2290 Agate Court, Unit A1, Simi Valley, CA 93065-1935
 518252698 Apex Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 518252699 +Barnsdale Associates, LLC, 221 W. Langhorne Avenue, Bethlehem, PA 18017-3714
 518252705 CARECENTRIX, PO BOX 277947, Atlanta, GA 30384-7947
 518252706 +Chase Bank USA, N.A., PO Box 1280, Oaks, PA 19456-1280
 518252708 +Christopher T. Spadoni, Esquire, PO Box 522, 1413 Easton Avenue, Bethlehem, PA 18018-2618
 518252709 +Cooper Medical, 3 Cooper Plaza, Camden, NJ 08103-1439
 518252713 +Karen M. Murray, Esquire, 4002 Sylon Boulevard, Hainesport, NJ 08036-3732
 518252714 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
 518252720 +MRS BPO, L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 518252716 #+McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue, Iselin, NJ 08830-2713
 518252717 #+Merchant Source, Inc., 110 Jericho Turnpike, Suite 212, Floral Park, NY 11001-2019
 518252718 +Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
 518252719 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 518265443 +Nationstar Mortgage LLC, d/b/a Mr. Cooper, KML Law Group, P.C.,
 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 518252722 +Nationwide Financial, One Nationwide Plaza, 1-11-401, Columbus, OH 43215-2239
 518252723 +Oxford Health Plans, Inc., c/o Andrew J. Selkow, Morgan Bornstein & Morgan,
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
 518252724 Patsy Spadaflora, 9 Concourse Road, Neptune, NJ 07753
 518252725 Quality Asset Recovery, LLC, PO Box 239, Gibbsboro, NJ 08026-0239
 518252726 +R&B Debris, LLC, 4002 Sylon Boulevard, Hainesport, NJ 08036-3732
 518252732 +TVT 2.0. LLC, 881 BAXTER DRIVE, SUITE 100, South Jordan, UT 84095-8506
 518265837 +Transportation Services & Equipment, LLC, Karen M. Murray, Esquire, 4002 Sylon Boulevard,
 Hainesport, NJ 08036-3732
 518252730 +Transportation Services & Equipment, LLC, 5900 Sylon Boulevard, Hainesport, NJ 08036-8610
 518252731 +Transunion Consumer Relations, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
 518252733 +United Collection Bureau, Inc., 5620 Southwyck Boulevard, Suite 206,
 Toledo, OH 43614-1501
 518252734 +Vader Servicing, 5 West 37th Street, 2nd Floor, New York, NY 10018-5385
 518252736 WEX BANK, PO BOX 6293, Carol Stream, IL 60197-6293
 518252735 +Weber Gallagher Simpson Stapleton Fires, & Newby, LLP, 2000 Market Street 13th Floor,
 Philadelphia, PA 19103-3204

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Sep 07 2019 03:33:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 07 2019 00:15:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 07 2019 00:15:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518252700 E-mail/Text: info@chcollects.com Sep 07 2019 00:16:13 C&H Collection Services, Inc.,
 PO Box 1399, Merchantville, NJ 08109-0399
 518252701 +E-mail/Text: bkdept@canccapital.com Sep 07 2019 00:13:49 CAN Capital Assert Servicing, Inc.,
 2015 Vaughn Road, Building 500, Kennesaw, Kennesaw, GA 30144-7831
 518252702 EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One, PO Box 6492,
 Carol Stream, IL 60197-6492
 518252704 EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One Services, LLC, PO Box 30285,
 Salt Lake City, UT 84130-0285
 518252710 EDI: RCSFNBMARIN.COM Sep 07 2019 03:33:00 Credit One Bank, PO Box 60500,
 City of Industry, CA 91716-0500
 518252711 +E-mail/Text: bankruptcies@halstedfinancial.com Sep 07 2019 00:16:01
 Halsted Financial Services, LLC, PO Box 828, Skokie, IL 60076-0828
 518252712 EDI: IRS.COM Sep 07 2019 03:33:00 Internal Revenue Service, PO Box 931000,
 Louisville, KY 40293-1000
 518252715 +E-mail/Text: n.gong@mantisfunding.com Sep 07 2019 00:13:40 Mantis Funding, LLC,
 64 Beaver Street, #344, New York, NY 10004-2508
 518252727 +E-mail/Text: jennifer.chacon@spservicing.com Sep 07 2019 00:16:19
 Select Portfolio Servicing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
 518253874 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518252728 EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank, PO Box 965004,
 Orlando, FL 32896-5004
 518252729 EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/Sam's Club, PO Box 965004,
 Orlando, FL 32896-5004

TOTAL: 15

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 45

Date Rcvd: Sep 06, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518252703* Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518252707* +Chase Bank USA, N.A., PO Box 1280, Oaks, PA 19456-1280
518252721* +MRS BPO, L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

David A. Thatcher on behalf of Joint Debtor Donnamarie Pantaleo
dthatcher@thatcherpassarella.com
David A. Thatcher on behalf of Debtor Mark S. Pantaleo dthatcher@thatcherpassarella.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com
Karen M Murray on behalf of Creditor Transportation Services & Equip Holding LLC
kmurray@murraynjlaw.com, kdilks@cvmlawoffices.com
Kevin Gordon McDonald on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Phillip Andrew Raymond on behalf of Creditor Federal Home Loan Mortgage Corporation as
Trustee for Seasoned Credit Risk Transfer Trust, Series 2016-1 as serviced by Select Portfolio
Servicing, Inc. phillip.raymond@mccalla.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8